

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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In re application of:  
David P. Cook

Serial No.: 09/427,968

Filed: October 27, 1999

For: CENTRALIZED AUTHORIZATION  
AND FRAUD-PREVENTION SYSTEM  
FOR NETWORK-BASED  
TRANSACTIONS

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Group Art Unit: 2766

Examiner: N/A

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner For Patents  
Washington, DC 20231

Sir:

Pursuant to the provisions of 37 C.F.R. § 1.97, Applicant hereby makes of record the references set forth in the attached form PTO-1449. No inference should be made that the cited references are in fact material, are in fact prior art, or that no better art exists. The cited patents are listed in numerical order and not in any order based on their pertinence.

It is requested that the Examiner fully consider the cited references and that they be cited on the front of any patent issuing from this application.

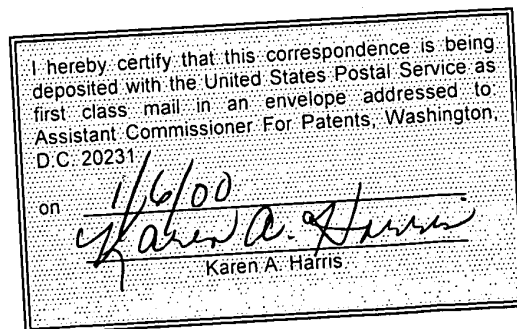
Copies of the cited references are attached.

An early action on the merits is respectfully requested.

Respectfully submitted,

*David M. O'Dell*  
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Dated: Jan 6, 2000  
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